

<b>Information to identify the case:</b>	
Debtor 1: <u>Michael Kalfus</u> First Name Middle Name Last Name	Social Security number or ITIN: xxx-xx-2675 EIN: --_-----
Debtor 2: <u>Robin Kalfus</u> (Spouse, if filing) First Name Middle Name Last Name	Social Security number or ITIN: xxx-xx-4129 EIN: --_-----
United States Bankruptcy Court: District of New Jersey	Date case filed in chapter: 11 2/22/18
Case number: 18-13396-VFP	Date case converted to chapter: 7 8/1/18

## Official Form 309A (For Individuals or Joint Debtors)

### Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael Kalfus	Robin Kalfus
2. All other names used in the last 8 years		
3. Address	7 Lakeview Terrace Montville, NJ 07045	7 Lakeview Terrace Montville, NJ 07045
4. Debtor's attorney Name and address	John J. Scura III Scura, Wigfield, Heyer & Stevens, LLP 1599 Hamburg Turnpike PO Box 2031 Wayne, NJ 07470	Contact phone (973) 696-8391
5. Bankruptcy trustee Name and address	Steven P. Kartzman Mellinger, Sanders & Kartzman LLC 101 Gibraltar Dr Suite 2F Morris Plains, NJ 07950	Contact phone (973) 267-0220

For more information, see page 2 >



<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 973-645-4764  Date: 8/7/18
<b>7. Meeting of creditors</b>  <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	<b>September 14, 2018 at 09:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

**Certificate of Notice Page 5 of 7**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Michael Kalfus  
 Robin Kalfus  
 Debtors

Case No. 18-13396-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 309A

Page 1 of 3  
 Total Noticed: 67

Date Rcvd: Aug 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2018.

db/jdb +Michael Kalfus, Robin Kalfus, 7 Lakeview Terrace, Montville, NJ 07045-9158  
 aty +David L. Stevens, Scura, Wigfield, Heyer & Stevens, 1599 Hamburg Turnpike,  
 Wayne, NJ 07470-4093  
 aty +Guillermo Gonzalez, Scura, Wigfield, Heyer & Stevens, LLP, 1599 Hamburg Turnpike,  
 Wayne, NJ 07470-4093  
 aty +Scura, Wigfield, Heyer, Stevens & Cammarota, LLP, 1599 Hamburg Turnpike, PO Box 2031,  
 Wayne, NJ 07470, 9 07474-2031  
 tr +Steven P. Kartzman, Mellinger, Sanders & Kartzman LLC, 101 Gibraltar Dr, Suite 2F,  
 Morris Plains, NJ 07950-1287  
 517344689 1st Constitution Bk, 796 Rt 130 N, Cranbury, NJ 08512  
 517344691 +Albert Kenney, 3 Leach Hollow Road, Sherman, CT 06784-2302  
 517344693 +Attorney General, US Dept. of Justice, Ben Franklin Station, PO Box 683,  
 Washington, DC 20044-0683  
 517593065 +CVF III Mortgage Loan Trust II c/o Shellpoint Mort, PO Box 10826, Greenville SC 29603-0826  
 517344698 +Dixon Bros, 100 Pocono Road, Mountain Lakes, NJ 07046-1649  
 517382446 +Dixon Bros. A & A oil Propane, Ralph A, Grieco Esquire, 758 Morris Tpke, PO Bxo 505,  
 Short Hills, NJ 07078-0505  
 517344699 +Dixon Oil, 100 Pocono Road, Mountain Lakes, NJ 07046-1649  
 517344700 +Fein, Such, Kahn & Shepard, 7 Century Dive, Ste. 201, Parsippany, NJ 07054-4673  
 517344701 +Feitlin, Youngman, Karas & Gerson, Heritage Plaza II, 65 Harristown Road, Suite 207,  
 Glen Rock, NJ 07452-3317  
 517608773 +Feitlin, Youngman, Karas & Gerson, LLC, 65 Harristown Road, Suite 207,  
 Glen Rock, New Jersey 07452-3317  
 517609033 +Fishman Consulting Group, LLC, c/o The Law Office of John A. Fialcowitz,  
 89 Headquarters Plaza North, Suite 1216, Morristown, New Jersey 07960-6834  
 517344702 Forman, Holt, Eliades & Youngman LLC, 80 Route 3 Easte, Suite 290, Paramus, NJ 07652  
 517435703 +HSBC Bank USA, N.A., 2929 Walden Avenue C17, Business Services, Depew, NY 14043-2602  
 517344703 Haven Savings Bank, 621 WashingtonS treet, Hoboken, NJ 07030  
 517655708 +Houser Engineering, LLC., 1141 Greenwood Lake Turnpike, Suite C, Ringwood, NJ 07456-1433  
 517656959 +Isabel Del Corral, 277 Fairfield Road, Fairfield, NJ 07004-1900  
 517572439 +JCP&L, P.O. Box 16001, Reading, PA 19612-6001  
 517387868 +Lakeland Bank, c/o LeClairRyan, PLLC, 1037 Raymond Blvd., 16th Floor,  
 Newark, NJ 07102-5424, Attn.: William L. Waldman, Esq.  
 517344707 +Lakeland Bank, 250 Oak Ridge Road, Oak Ridge, NJ 07438-8998  
 517388267 Law Office of Forrest S. Turkish, c/o Forrest S. Turkish, Esq., 595 Broadway, Ground Floor,  
 Bayonne, NJ 07002  
 517344708 M2 Worldwide, LLC, 706C Myrtle Avenue, Boonton, NJ 07005  
 517382495 +NJSVS Surcharge Violation System Office, Bankruptcy Unit, PO Box 136,  
 Trenton, NJ 08666-0136  
 517344709 +New Jersey Attorney General Office, Division of Law, Richard J. Hughes Justice Complex,  
 25 Market St., PO Box 112, Trenton, NJ 08625-0112  
 517572440 +Petro Home Services, 15 Richboynton Avenue, Dover, NJ 07801-2649  
 517344710 +Pioneer Credit Recovery, PO Box 1018, Moorestown, NJ 08057-0018  
 517344711 +Ralph A. Grieco, P.A., 758 Morris Turnpike, P.O. Box 505, Short Hills, NJ 07078-0505  
 517656976 +Richard Levinson, 129 Tournament Drive, Monroe Township, NJ 08831-2537  
 517407061 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY,  
 DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245)  
 517344712 +Saul Ewing, LLP, 650 College Road East, Suite 4000, Princeton, NJ 08540-6603  
 517344713 +Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826  
 517344715 +State of New Jersey Division of Taxation, Compliance & Enforcement - Compliance,  
 50 Barrack Street, 9th Floor, Trenton, NJ 08695-0001  
 517655709 +State of Vermont Dept. of Taxes, 133 State Street, Montpelier, VT 05633-0002  
 517365914 +THE BANK OF NEW YORK MELLON, c/o Gilbert R. Yabes, ALDRIDGE PITE, LLP,  
 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921  
 517344716 +The Fishman Consulting Group, LLC., 23 Cornwall Drive, Westfield, NJ 07090-1353  
 517655710 +The Jayson Company, 2150 Stanley Terrace, Union, NJ 07083-4320  
 517344717 +The Law Offices of John A. Fialcowitz, 89 Headquarters Plaza North, Suite 1216,  
 Morristown, NJ 07960-6834  
 517344719 +Townes B. Johnson, III, P.O. Box 9246, Greenville, SC 29604-9246  
 517395021 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013  
 517369185 +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jscura@scuramealey.com Aug 08 2018 00:00:40 John J. Scura, III,  
 Scura, Wigfield, Heyer & Stevens, LLP, 1599 Hamburg Turnpike, PO Box 2031,  
 Wayne, NJ 07470  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 08 2018 00:02:14 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 08 2018 00:02:11 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

District/off: 0312-2

User: admin  
Form ID: 309A

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Total Noticed: 67

Date Rcvd: Aug 07, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517600891 EDI: MERRICKBANK.COM Aug 08 2018 03:18:00 Advanta Bank Corporation,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
517344690 +EDI: MERRICKBANK.COM Aug 08 2018 03:18:00 Advanta Bk, Welsh and McKean Roads,  
Po Box 844, Spring House, PA 19477-0844  
517385072 EDI: BECKLEE.COM Aug 08 2018 03:19:00 American Express Centurion Bank,  
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
517435133 EDI: BECKLEE.COM Aug 08 2018 03:19:00 American Express National Bank,  
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
517344692 +EDI: AMEREXPR.COM Aug 08 2018 03:19:00 Amex, Correspondence, Po Box 981540,  
El Paso, TX 79998-1540  
517344694 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Aug 08 2018 00:02:42  
Bayview Financial Loan, Attn: Customer Service Dept, 4425 Ponce De Leon Blvd, 5th Floor,  
Miami, FL 33146-1873  
517344695 +EDI: CAPITALONE.COM Aug 08 2018 03:19:00 Capital One,  
Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
517441320 EDI: CAPITALONE.COM Aug 08 2018 03:19:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
517344696 +EDI: CHASE.COM Aug 08 2018 03:19:00 Chase Card Services, Attn: Correspondence,  
Po Box 15278, Wilmington, DE 19850-5278  
517344697 +EDI: CHASE.COM Aug 08 2018 03:19:00 Chase Card Services, Attn: Correspondence Dept,  
Po Box 15298, Wilmington, DE 19850-5298  
517600521 +EDI: AIS.COM Aug 08 2018 03:18:00 Directv, LLC, by American InfoSource LP as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517344704 +EDI: HFC.COM Aug 08 2018 03:19:00 Hsbc Bank, P.O. Box 2013, Buffalo, NY 14240-2013  
517344705 +E-mail/Text: mosborn@infusioncapitalgroup.com Aug 08 2018 00:00:51 Infusion Capital Group,  
c/o Osborn Financial Group, LLC., 1000 Johnnie Dodds Blvd., Suite 103-302,  
Mount Pleasant, SC 29464-3135  
517344706 +EDI: IRS.COM Aug 08 2018 03:19:00 Internal Revenue Service, PO Box 7346,  
Philadelphia, PA 19101-7346  
517344714 +Fax: 516-933-1697 Aug 08 2018 00:14:13 Slomins, Inc., 125 Lauman Lane,  
Hicksville, NY 11801-6539  
517611473 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Aug 08 2018 00:02:42  
THE BANK OF NEW YORK MELLON, c/o Bayview Loan Servicing, LLC,  
4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837  
517344718 +EDI: WTRNBANK.COM Aug 08 2018 03:19:00 Tnb-Visa (TV) / Target,  
C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475  
517344720 +E-mail/Text: usanj.njbankr@usdoj.gov Aug 08 2018 00:02:14 United States Attorney,  
Peter Rodino Federal Building, 970 Broad St. - Ste. 700, Newark, NJ 07102-2527  
517344721 +E-mail/Text: vci.bkcy@vwcredit.com Aug 08 2018 00:02:24 Volkswagen Credit, Inc, Po Box 3,  
Hillsboro, OR 97123-0003  
517392181 +EDI: WFFC.COM Aug 08 2018 03:19:00 Wells Fargo Bank, N.A.,  
Small Business Lending Division, P.O. Box 29482, Phoenix, AZ 85038-9482

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517472432\* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
Malvern PA 19355-0701  
517385028\* +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 09, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-2

User: admin  
Form ID: 309A

Page 3 of 3  
Total Noticed: 67

Date Rcvd: Aug 07, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2018 at the address(es) listed below:

Anthony Sodono, III on behalf of Defendant Michael Kalfus asodono@trenklawfirm.com  
Anthony Sodono, III on behalf of Defendant Robin Kalfus asodono@trenklawfirm.com  
Anthony Sodono, III on behalf of Defendant Michael and Robin Kalfus asodono@trenklawfirm.com  
Charles Michael Rowan on behalf of Creditor Albert Kenney mrowan@saul.com  
Christian Del Toro on behalf of Creditor Haven Savings Bank cdeltoro@martonelaw.com,  
mrozea@leopoldassociates.com/bky@martonelaw.com  
David Gerardi on behalf of U.S. Trustee U.S. Trustee david.gerardi@usdoj.gov  
David L. Stevens on behalf of Debtor Michael Kalfus dstevens@scuramealey.com,  
ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com/tscialla@scurameal  
ey.com  
David L. Stevens on behalf of Joint Debtor Robin Kalfus dstevens@scuramealey.com,  
ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com/tscialla@scurameal  
ey.com  
Denise E. Carlson on behalf of Creditor VW Credit Leasing, Ltd dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Forrest Scott Turkish on behalf of Attorney Forrest Turkish fsturkish@aol.com  
Frank J Martone on behalf of Creditor Haven Savings Bank bky@martonelaw.com  
Guillermo Gonzalez on behalf of Joint Debtor Robin Kalfus ggonzalez@scuramealey.com,  
ecfbkfilings@scuramealey.com/ascolavino@scuramealey.com/tscialla@scuramealey.com  
Guillermo Gonzalez on behalf of Debtor Michael Kalfus ggonzalez@scuramealey.com,  
ecfbkfilings@scuramealey.com/ascolavino@scuramealey.com/tscialla@scuramealey.com  
John O'Boyle on behalf of Plaintiff Osborn Financial Group, LLC joboyle@norgaardfirm.com,  
sferreira@norgaardfirm.com/crose@norgaardfirm.com/184grandno@gmail.com  
John A. Fialcowitz on behalf of Plaintiff Fishman consulting group, llc john@fialcowitzlaw.com  
John J. Scura, III on behalf of Debtor Michael Kalfus jscura@scuramealey.com,  
ecfbkfilings@scuramealey.com/ascolavino@scuramealey.com/dsklar@scuramealey.com/tscialla@scurameal  
ey.com/jscura@scura.com  
John J. Scura, III on behalf of Joint Debtor Robin Kalfus jscura@scuramealey.com,  
ecfbkfilings@scuramealey.com/ascolavino@scuramealey.com/dsklar@scuramealey.com/tscialla@scurameal  
ey.com/jscura@scura.com  
Joseph L. Schwartz on behalf of Interested Party The County of Morris, Morris County  
Sheriff's Office jschwartz@riker.com  
Matteo Percontino on behalf of Creditor Lakeland Bank matteo.percontino@klgates.com,  
matteo.percontino@klgates.com  
Melissa S DiCerbo on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE (CWALT 2005-J9) nj-ecfmail@mwclaw.com, nj-ecfmail@ecf.courtdrive.com  
Rebecca Ann Solarz on behalf of Creditor VW Credit Leasing, Ltd rsolarz@kmlawgroup.com  
Steven P. Kartzman kartztee@optonline.net,  
jzapata@mkslaw.net/njl6@ecfbis.com/jloewenstein@mkslaw.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William L. Waldman on behalf of Creditor Lakeland Bank william.waldman@klgates.com,  
waldmanw@aol.com

TOTAL: 24